

### **Who does of the insurance cover and what is its purpose?**

All members of the Intensive Care Society are covered by the policy which is set up to provide members with financial assistance in the event of an accident happening whilst on a 'call out'.

### **When does the policy cover start and stop?**

The policy is set up to operate in the following circumstances:

Whilst accompanying a patient or travelling to attend a medical emergency anywhere in the world as a part of their occupation as a medical professional. Cover commences from the time the 'call out' is made to the Insured Person(s) and ceases when the Insured Person returns to their normal place of work, residence, or location from which they received the 'call out'.

### **How do I make a claim?**

A claim or potential claim should first be notified to the Head of Finance and Operations at the Society.

### **What does the insurance cover cost me?**

The cost of the insurance policy is covered by the Society, and no specific charge is made to members for the cover.

### **What am I covered for?**

The insurance covers Accident cover Scale of Compensation of the following:

- Death - £1,000,000
- Loss of sight one eye/one limb/ hearing one ear/ speech- £1,000,000
- Loss of sight both eyes/both limbs/ hearing both ears- £1,000,000
- Permanent Total Disablement- £1,000,000
- Temporary Total Disablement- Not insured
- Max Benefit anyone insured person- £1,000,000

### **Are there any exclusions?**

The following scenarios and incidents are excluded from the cover:

- Sanctions
- War Exclusion
- Cyber and Data Events Exclusion
- Terrorism
- Radioactive contamination
- Contagious and infectious disease